

2018 SOA Annual Meeting "Scratch and Win Game" Sweepstake

Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. ELIGIBILITY: Society of Actuaries' (SOA) 2018 Annual Meeting "Scratch and Win Game" Sweepstake ("Sweepstake") is open only to legal residents of fifty (50) states of the United States and the District of Columbia and Canada (void in all U.S. territories and possessions, all U.S. overseas military installations, and void in Quebec) who are at least eighteen (18) years of age or older as of October 14, 2018, or the legal age of majority. All employees of Society of Actuaries ("Sponsor"), or any of their contractors or agents (all of the foregoing, together with Sponsor collectively, "Sweepstake Entities"), and their immediate family members are ineligible to enter or win the Sweepstake. All applicable federal, state, provincial and local laws and regulations apply. Void where prohibited by law. Entry in the Sweepstake constitutes your full and unconditional acceptance of these official rules ("Official Rules").

2. SWEEPSTAKE PERIOD: The Sweepstake entry period begins at 4:00 PM Central Daylight Time (CDT) on October 14, 2018 and ends at 5:30 PM CDT on October 16, 2018 (the "Sweepstake Period"). The winners will be selected from entries properly submitted to the Sweepstake.

3. SWEEPSTAKE ENTRY INSTRUCTIONS: There is one (1) way to enter this Sweepstake: by picking up a "Scratch and Win" card from the SOA booth at the 2018 Annual Meeting Exhibit Hall in Nashville, TN, USA, and scratching only one (1) circle to reveal the underlying image. If the SOA Infinity Shield image (i.e. SOA logo) is revealed, Entrant must complete the back of the scratch card and return it to the SOA booth before the close of the Sweepstakes Period. All individuals who participate in the Sweepstake will win a Participation Prize, if they return their scratch card, even if it does not reveal the Infinity Shield. Limit one (1) entry per person during the Sweepstake Period. Any attempts by an entrant to submit more than one (1) entry into this Sweepstake will result in such subsequent entries being disqualified.

4. SELECTION OF SWEEPSTAKE WINNERS: Participation Prize: Up to 1,000 Entrants will receive an SOA t-shirt for participating in the Sweepstakes. Three (3) potential Prize Winners will be selected in a random drawing to be held on October 16, 2018. The potential Prize Winners will be selected from all eligible entries received during the Sweepstake Period. If any of the selected potential Prize Winners are a Canadian resident, that person must also answer correctly, within a 5 minute time period, a mathematical skill-testing question without the benefit of any human, mechanical or electronic calculating devices before the prize will be awarded. Odds of winning will depend on the number of eligible entries received during the Sweepstake Period. The potential Prize Winners will be notified at the 2018 SOA Annual Meeting in Nashville, TN, USA on October 16, 2018; potential Prize Winners must be present to win. The Sweepstake will be conducted by Sponsor, the judge of the Sweepstake, whose decisions on all matters relating to the Sweepstake shall be final and binding. At the sole discretion of Sponsor, disqualification, forfeiture and the selection of an alternate winner may result from any of the following: (1) a potential Prize Winner not being present at the time of the winner selection; (2) a potential Prize Winner's failure to provide Sponsor with satisfactory proof of age, identity and residency; (3) a Canadian potential Prize Winner's failure to correctly answer within the time period the mathematical skill-testing question; (4) any other non-compliance with the Official Rules.

5. PRIZE: Participation Prize: Up to 1,000 Entrants will receive an SOA t-shirt for participating in the Sweepstakes. The actual retail value of the Participation Prize is \$3.50 USD. Three (3) "Grand Prizes" will be awarded in this Sweepstake. Each Grand Prize will consist of Beats by Dr. Dre Solo3 Gloss Black Wireless On-Ear Headphones ("Prize"). Total Grand Prize actual retail value is one hundred ninety-seven dollars and ninety-nine cents (\$197.99 USD). Prize Winners may receive both a Participation Prize and a Grand Prize. All expenses not specifically mentioned herein are not included as part of any prize package and are solely the Prize Winner's responsibility.

Prize is not redeemable for cash or transferable, except to a surviving spouse residing in the same household. No substitution allowed except, at Sponsor's sole discretion, a prize of equal or greater value may be substituted. All taxes on the Prizes, if any, and other expenses related to accepting and/or using the Prize not listed in these Official Rules are the sole responsibility of the Winner, who will receive an IRS Form 1099 reflecting the final actual value of the Prize, if applicable. The Prize will be shipped only to addresses in the United States and Canada.

6. GENERAL RULES: By entering or participating in the Sweepstake, participants agree to be bound by these Official Rules, the terms and conditions of the Sweepstake Entities' websites, and by the decisions of Sponsor, which are final and binding in all respects. Sponsor is not responsible for: (1) any incorrect or inaccurate information or technical failures of any kind, or (2) any other computer, network, technical, human or other error, problem or malfunction that may occur in connection with the administration of the Sweepstake, the processing of entries, or the selection or notification of winners. Further, if, for any reason, the Sweepstake is not capable of running as planned for reasons outside the control of the Sponsor which, in the sole opinion of Sponsor, may corrupt or affect the administration, security, fairness, integrity or proper conduct of the Sweepstake (or portion thereof), Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Sweepstake (or portion thereof). In the event of such cancellation, termination, modification or suspension, Sponsor will select Prize Winner from all eligible, non-suspect entries received prior to such action. Sponsor also reserves the right at its sole discretion to disqualify the Entry of any individual found to be (a) tampering or attempting to tamper with the entry process or the operation of the Sweepstake or (b) violating these Official Rules or the terms of service, conditions of use, and/or general rules of any Sponsor property or service. Sweepstake Entities are not responsible for claims, injuries, losses or damages of any kind resulting, in whole or in part, directly or indirectly, from the awarding, delivery, acceptance, use, misuse, possession, loss or misdirection of the prize; participation in this Sweepstake or in any activity or travel related thereto or from any interaction with Sweepstake information. Sweepstake Entities make no warranties, and hereby disclaim any and all warranties, express or implied, concerning any prize furnished in connection with this Sweepstake.

7. PARTICIPANT OBLIGATIONS:

- a. By entering, entrants consent to the use of their name, an email address, biographical information, photographs, and/or likenesses for advertising and publicity purposes without additional compensation (except where prohibited) by Sponsor for purposes concerning this Sweepstake or succeeding sweepstakes and for publicity, special events and advertising purposes in connection with promoting the Society of Actuaries, and/or its website.
- b. By entering, each entrant agrees to defend, indemnify, release and hold harmless Sweepstake Entities from and against any and all losses, demands, damages, rights, claims, injuries, actions and liabilities of any kind arising out of or related to entrant's participation in the Sweepstake. Any disputes that may arise hereunder shall be governed in all respects by the laws of the State of Illinois without regard to the conflicts of laws principles of any jurisdiction. Venue with respect to any such disputes shall be had in the state and federal courts of the State of Illinois. Sponsor's failure to enforce any term of these rules shall not constitute a waiver of that provision. In any cause of action, the Sweepstake Entities' liability will be limited to two hundred dollars (\$200.00 USD), and in no event shall the Sweepstake Entities be liable for attorneys' fees and/or experts' fees and costs. By participating in the Sweepstake, each entrant waives the right to claim any additional damages whatsoever, including, but not limited to, punitive, consequential, incidental or indirect damages.

8. PERSONAL INFORMATION: The personal information collected through this Sweepstake is subject to Society of Actuaries' Privacy Policy, located at <http://www.soa.org/legal/privacy-policy/>. By entering this Sweepstake, you agree to the use of your personal information as described in the above Privacy Policy and as described in Section 7(a).

9. OFFICIAL RULES/WINNER LIST REQUESTS: To obtain a copy of these Official Rules or for notification of the Winner, send a self-addressed stamped envelope to: Society of Actuaries' "2018 Annual Meeting "Scratch and Win Game" Sweepstake" Sweepstake Official Rules/Winner List Request, ATTN: Lauren Scaramella, 475 N. Martingale Rd., Suite

600, Schaumburg, IL 60173. Requests for the winner list must be received no later than three months after the end of the Sweepstake Period. VT residents may omit return postage.

10. SPONSOR: Society of Actuaries, 475 N. Martingale Rd., Suite 600, Schaumburg, IL 60173.